## LISTING OF THE CLAIMS:

1.     (Original): A method in a data processing system for processing a check in an automatic teller machine, the method comprising:

 receiving a check in the automatic teller machine;

 scanning the check within the automatic teller machine to generate an image;

 performing optical character recognition on the image to generate data; and

 creating a markup language representation of the check using the data.

2.     (Original): The method of claim 1, wherein the check includes a front side and a back side and wherein the scanning step comprises:

 scanning both the front side and the back side of the check.

3.     (Original): The method of claim 1, wherein the markup language representation is a financial services markup language representation.

4.     (Original): The method of claim 1 further comprising:

 sending the markup representation of the check to a financial institution.

5.     (Original): The method of claim 4, wherein the financial institution is one of a bank, a credit union, a mortgage company, or a brokerage firm.

6.     (Original): The method of claim 5 further comprising:

 sending the image to the financial institution.

7.     (Original): The method of claim 1, wherein the data further includes data created by reading magnetic ink data on the check.

8-14.   (Canceled)

15. (Original): An automatic teller machine comprising:

a check processing unit, wherein the check processing unit receives and manipulates checks received by the automatic teller machine;

a cash money dispenser, wherein the cash money dispenser is operable to dispense currency in response to a selected signal;

a scanner unit, wherein the scanner unit is operable to scan checks;

a memory, wherein the memory includes a set of instructions; and

a processor unit, wherein the processor unit executes the set of instructions to initiate scanning of the check by the scanning unit to generate an image of the check, perform optical recognition on the image of the check for generate data, and create a markup language representation of the check from the data.

16. (Original): The automatic teller machine of claim 15, wherein the processor unit further executes the set of instructions to generate the selected signal in response to a particular user input.

17. (Canceled)

18. (Original): A data processing system for processing a check in an automatic teller machine, the data processing system comprising:

receiving means for receiving a check in the automatic teller machine;

scanning means for scanning the check within the automatic teller machine to generate an image;

performing means for performing optical character recognition on the image to generate data; and

creating means for creating a markup language representation of the check using the data.

19. (Original): The data processing system of claim 18, wherein the check includes a front side and a back side and wherein the scanning means comprises:

means for scanning both the front side and the back side of the check.

20. (Original): The data processing system of claim 18, wherein the markup language representation is a financial services markup language representation.

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21. (Original): The data processing system of claim 18 further comprising:

sending means for sending the markup representation of the check to a financial institution.

22. (Original): The data processing system of claim 21, wherein the financial institution is one of a bank, a credit union, a mortgage company, or a brokerage firm.

23. (Original): The data processing system of claim 22, wherein the sending means is a first sending means and further comprising:

second sending means for sending the image to the financial institution.

24. (Original): The data processing system of claim 18, wherein the data further includes data created by reading magnetic ink data on the check.

25-31. (Canceled)

32. (Original): A computer program product in a computer readable medium for processing a check in an automatic teller machine, the computer program product comprising:

first instructions for receiving a check in the automatic teller machine;

second instructions for scanning the check within the automatic teller machine to generate an image;

third instructions for performing optical character recognition on the image to generate data; and

fourth instructions for creating a markup language representation of the check using the data.

33. (Canceled)